



The Insolvency
Service

Customer service research

Executive Summary

An executive summary of the quantitative findings from the annual Customer Service survey 2015/16

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1. Overview

This research was conducted to assess and measure customer satisfaction with the service provided by the Insolvency Service (the 'agency'), as well as to gain a better understanding of customer expectations.

The research was conducted with eight key customer groups and measured performance against three pillars:

1. **Contact:** ease of getting in touch, professionalism of staff, effectiveness at keeping customers informed
2. **Process:** ease of process (eg *is easy to deal with, satisfaction with online services*), speed of resolution, getting it right (eg *information provided is accurate*)
3. **Quality:** quality of information/communications, satisfaction with final outcome (eg *clearly explains decisions, overall satisfaction*), confidence in the agency (eg *acts fairly, takes action where appropriate*)

Aligning the research against these three areas allowed the agency to explore:

- variances in performance across the three pillars
- changes in satisfaction since the 2014/15 survey
- key drivers of satisfaction across customer groups
- areas for improvement to their products and services

2. Research objectives

The key objective of this study was to design and implement a quantitative piece of research that tracked and measured customers' views of the performance and services offered by the Insolvency Service.

The findings of the study are being used by the Insolvency Service to help it become a more customer-centric, effective and efficient organisation as detailed in its [2016/17 Annual Plan](#).

3. Methodology & sample

Populus conducted 770 Computer Assisted Telephone Interviews with customers of the Insolvency Service between 26 January and 18 February 2016. Interviews typically lasted between 12-15 minutes, depending on the answers given.

Samples for all customer audiences were provided by the Insolvency Service, and all interviewed customers had had contact with the agency in the 12 months preceding the survey. The table below shows how many interviews were conducted with each customer group.

Audience	Number of interviews	Percentage of total interviews
Institutional creditors	100	13%
Non-institutional creditors	100	13%
Insolvency practitioners	100	13%
...Licensed insolvency practitioners	50	6.5%
...Insolvency practitioners' staff (managers and administrators)	50	6.5%
DRO debtors	100	13%
Approved intermediaries	70	9%
Bankrupts	100	13%
...Creditor petition	50	6.5%
...Debtor petition	50	6.5%
Directors of insolvent companies	100	13%
...Compulsory liquidation	50	6.5%
...Non-compulsory liquidation	25	3.25%
...Disqualification action completed	25	3.25%
RPS claimants	100	13%
TOTAL	770	100%

4. Main findings

There is generally a high level of satisfaction with the Insolvency Service among its customers. Despite a slight dip in satisfaction levels since 2014/15, 82% describe themselves as either very or quite satisfied with the overall service they receive.

However, there are clear disparities between customer audiences. Different factors are driving satisfaction among audiences, and changes that improve the experience for one customer group won't necessarily help another. This means that driving a higher level of satisfaction among all the customer groups will require an improvement in the service across a range of measures.

A crucial area where more can be done across all customer groups is communications. The survey revealed that 65% of customers are satisfied with the communications they have received from the Insolvency Service in the past 12 months, down from 66% in 2014/15.

There has been an increase in customers using the Insolvency Service website, from 45% of customers using it in 2014/15 to 72% using in 2015/16. Use of the website is lowest among directors of insolvent companies (60% have not visited the website) and highest amongst RPS claimants (only 5% have not visited the website).

Current communications work well for some audiences but not for others. Customers are generally more positive about the case-specific communications that they receive than general communications, suggesting that tailoring information to the needs of specific customer groups is crucial.

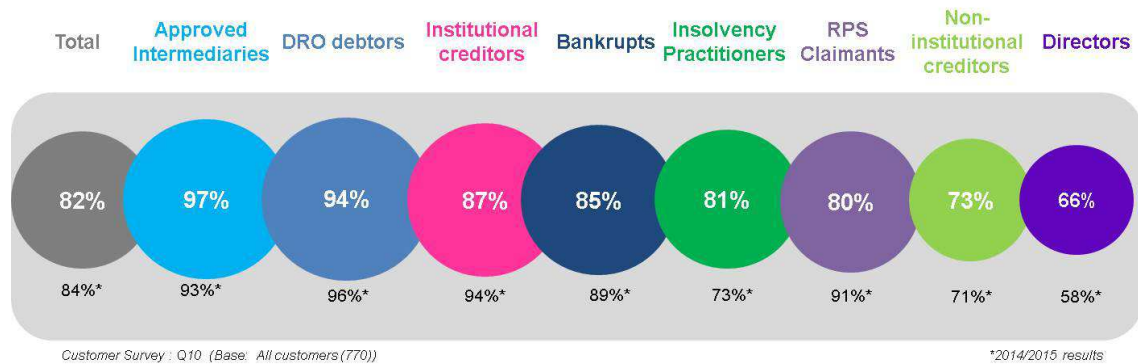
When asked for ways that the Insolvency Service can improve, common suggestions from customers included:

- more frequent contact
- providing all necessary information
- being clear about how long a process is likely to take

4.1 Overall satisfaction with the Insolvency Service

Chart 4.1: Satisfaction with the Insolvency Service among customer groups

% who said they were satisfied / very satisfied with the service provided by the Insolvency Service



Satisfaction is high overall with 82% of customers saying that are satisfied with the service provided by the Insolvency Service. Though this represents a slight decline from the 84% satisfaction rate seen in 2014/15, numbers of those very satisfied has increased among non-institutional creditors, insolvency practitioners, approved intermediaries and directors.

Satisfaction is highest among approved intermediaries and DRO debtors, and lowest among directors and non-institutional creditors. The most significant decline in satisfaction (from 91% - 80%) is among RPS claimants.

4.2 The Insolvency Service's performance on key measures

Chart 4.2.1: The Insolvency Service's 2015/16 performance on key measures

Key metrics

	TOTAL	DRO debtors	Approved Intermediaries	Bankrupts	Directors	RPS Claimants	Institutional creditors	Non-institutional creditors	Insolvency Practitioners
Have professional staff	74%	90%	89%	85%	71%	64%	77%	59%	59%
Acts fairly	71%	91%	90%	78%	52%	67%	80%	57%	60%
Dealt with me in a timely fashion	66%	88%	89%	79%	56%	64%	66%	51%	40%
Is easy to deal with	65%	84%	84%	78%	52%	61%	69%	51%	48%
Takes action where appropriate	60%	85%	79%	64%	49%	64%	61%	47%	40%
Information provided is accurate*	73%	93%	90%	75%	56%	71%	79%	62%	60%
Clearly explains decisions	62%	87%	77%	68%	54%	59%	65%	44%	50%

The Insolvency Service performs well on its key measures, and is scored highly by at least six-in-ten across all measures. Of all the measures, the Insolvency Service receives the highest score for having professional staff (74% rate it 8-10) and lowest for taking action where appropriate (60% rate it 8-10).

The two most overall satisfied customer groups – DRO debtors and approved intermediaries – consistently provide the highest scores for each of the key measures. Similarly, the lowest scores are given by the least overall satisfied customer groups – non-institutional creditors and directors.

Chart 4.2.2: Changes in satisfaction against key metrics since 2014/15

Key metrics

	TOTAL	DRO debtors	Approved Inter-mediarers	Bankrupts	RPS Claimants	Directors	Institutional creditors	Non-institutional creditors	Insolvency Practitioners
Have professional staff	+3%	-1%	+2%	0%	-7%	+11%	0%	+10%	+16%
Acts fairly	0%	-4%	+7%	-10%	-12%	+2%	+14%	+2%	+19%
Dealt with me in a timely fashion	-3%	-9%	+2%	-5%	-16%	+8%	-3%	+12%	0%
Is easy to deal with	0%	-9%	+7%	-1%	-12%	+4%	+5%	+12%	+9%
Takes action where appropriate	+4%	0%	+16%	-14%	-10%	+15%	+19%	+8%	+24%
Information provided is accurate*	+2%	+2%	+17%	-3%	-7%	-6%	+5%	+1%	+15%
Clearly explains decisions	0%	-5%	+7%	-10%	-11%	+4%	+14%	+2%	+19%

*Question in the 2014/2015 survey asks if the "information provided was fit for purpose"

■ % increase from 2014/15
 ■ % decrease from 2014/15
 ■ Data not available / no change from 2014/15

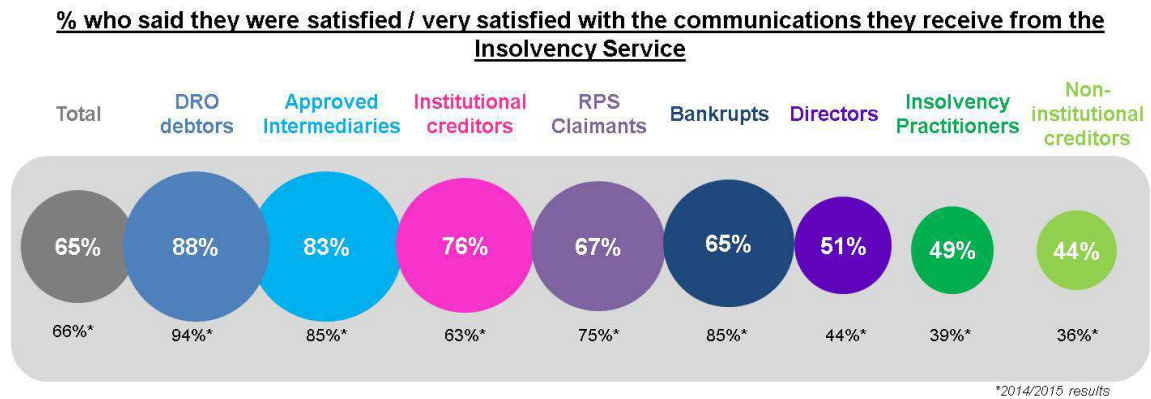
Overall satisfaction has improved across 3 key measures since 2014/15 – namely, ‘has professional staff’, ‘takes action where appropriate’ and ‘information provided is accurate’.

Furthermore, while satisfaction among insolvency practitioners, non-institutional creditors and directors remains lower than other groups, it has improved across nearly all measures since 2014/15. Conversely, satisfaction across many measures has dropped among DRO debtors, bankrupts and RPS claimants.

A key driver analysis was conducted in order to explore which measures most closely correlate with satisfaction and have the greatest room for improvement. This then suggests which of the key measures should be prioritised for focus for each customer group. The priorities for each customer group can be found in the group summaries in section 4.5.

4.3 Satisfaction with contact and communication

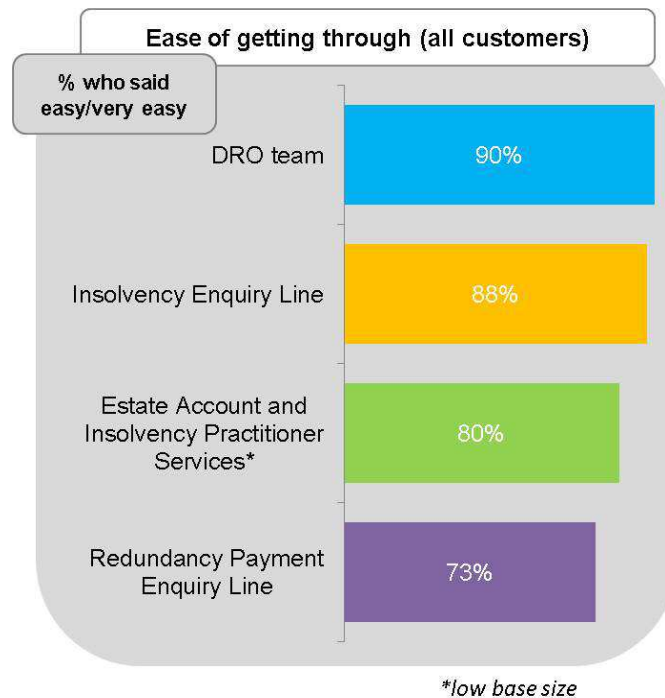
Chart 4.3.1: Satisfaction with the Insolvency Service’s communications



Satisfaction with the Insolvency Service’s communications varies greatly by customer group. Overall, 65% are satisfied, which is a slight decline from the 66% satisfaction rate in 2014/15. DRO debtors are the most satisfied (88%) with communications from the Insolvency Service and non-institutional creditors are the least satisfied (44%).

Institutional creditor and insolvency practitioner satisfaction has seen the greatest increase since 2014/15, up from 63% to 76% (13% increase) for the former and from 39% to 49% for the latter (10% increase).

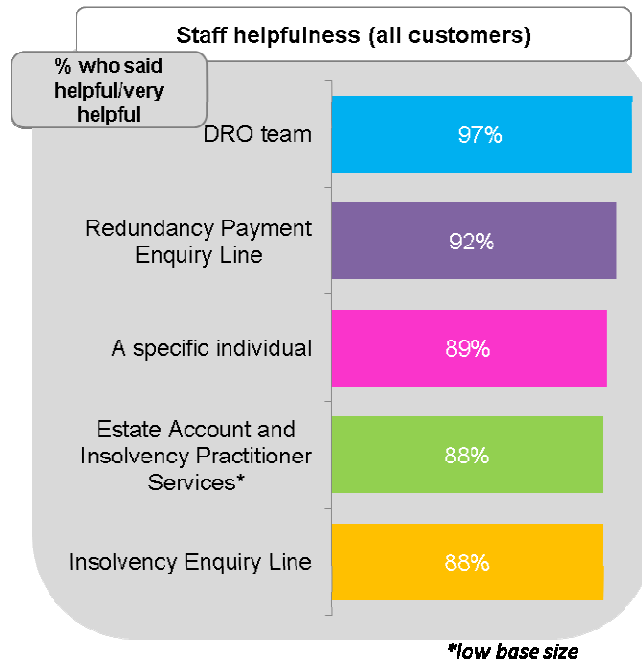
Chart 4.3.2: Ease of getting through



All of the lines are considered easy to get through to by a majority of customers. As in 2014/15, the Debt Relief Order team is considered the easiest to get through to. Perceptions

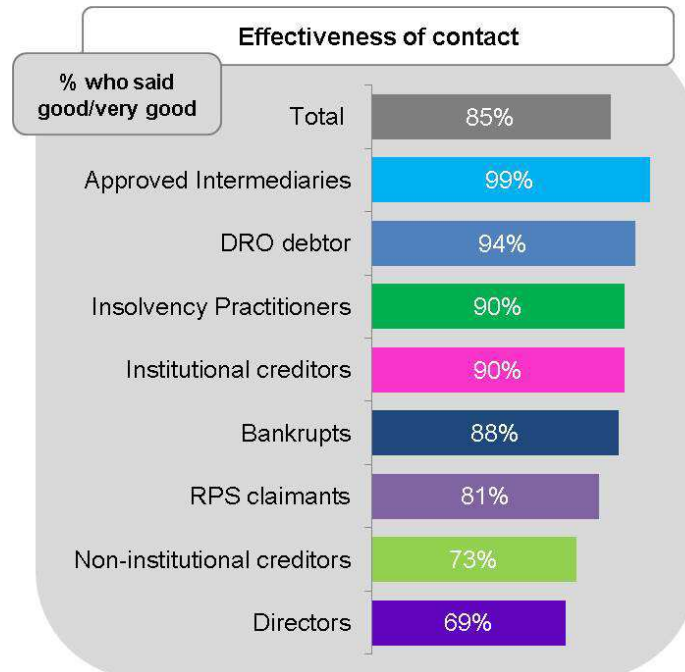
of the ease of getting through to the Insolvency Service Enquiry Line have improved with 88% considering it easy to get through to, compared to 71% in 2014/15.

Chart 4.3.3: Helpfulness of staff



Regardless of which enquiry line was used, a majority of customers agree that the member of staff they had contact with was helpful. Agreement is highest among those who contacted the Debt Relief Order team (97%), closely followed by the Redundancy Payment Enquiry Line.

Chart 4.3.4: Effectiveness of contact



85% rate the Insolvency Service's effectiveness of contact as good, including more than half (55%) who rate it as very good. Of all the customer groups, approved intermediaries are the most likely to perceive the Insolvency Service's contact as effective – 99% agree. Directors of insolvent companies are the least likely, with 69% agreeing.

4.4 Customer groups summaries

Key driver analysis was conducted in order to explore which measures most closely correlate with satisfaction and have the greatest room for improvement.

Key driver analysis is a technique which isolates and measures the impact of each customer measure on satisfaction. By comparing the impact of each measure with its current satisfaction level, we can identify the most powerful areas to focus on in order to have the most significant impact on overall satisfaction.

Below are summaries of the priority areas for each customer group based on these findings.

Institutional creditors

This group is mid-ranking in terms of its perceptions of the Insolvency Service's performance. Institutional creditors consistently score the Insolvency Service slightly higher than average, and scores for five key measures have increased since 2014/15.

The biggest increase is for 'takes action where appropriate' and the highest score given by this group is for 'acts fairly'. Though a majority are satisfied with the Insolvency Service and satisfaction is higher among this group than customers overall, their overall satisfaction has decreased from 94% in 2014/15 to a current satisfaction rate of 87%.

Key driver analysis suggests that the most significant driver of satisfaction for this group is 'deals with me in a timely fashion'. More frequent updates, more specific communications and raising the profile of the Insolvency Service were suggested by institutional creditors as ways in which the Insolvency Service can improve.

Non-institutional creditors

Of all the customer groups, non-institutional creditors are among the least satisfied. Nonetheless, scores for all seven key measures have increased since 2014/15.

Overall satisfaction also increased to 73%, compared to 71% in 2014/15. The biggest increases in key measure scores are for 'deals with me in a timely fashion' and 'is easy to deal with'. The highest score is given for 'providing accurate information'.

Key driver analysis suggests that the most significant driver of satisfaction for this group is 'acts fairly'. More frequent updates and tailored communications were suggested by non-institutional creditors as ways in which the Insolvency Service can improve.

Insolvency practitioners

Insolvency practitioners are among the least satisfied of all the customer groups and give among the lowest scores for the Insolvency Service's key measures. Nonetheless, scores for six out of seven key measures have increased since 2014/15.

The biggest increase is for 'takes action where appropriate' and the highest scores given are for 'acts fairly' and 'information provided is accurate'. Overall satisfaction has increased from a rate of 73% in 2014/15 to 81%, though satisfaction is still lower among this group than customers overall.

Key driver analysis suggests that the most significant driver of satisfaction for this group is 'easy to deal with'. Improving ease of contact and targeted communications were suggested by insolvency practitioners as ways in which the Insolvency Service can improve.

DRO debtors

Of all the customer groups, DRO debtors are one of the most satisfied and consistently give among the highest scores for the Insolvency Service's performance on its key measures. However, scores have declined since 2014/15.

The biggest decreases in key measure scores are for 'is easy to deal with' and 'dealt with me in a timely fashion'. Despite this decline, satisfaction is significantly higher among this group than customers overall - 94% are satisfied, although this is down slightly from 96% in 2014/15.

Key driver analysis suggests that the most significant driver of satisfaction for this group is 'easy to deal with'. Improving ease of contact and more compassion were suggested by DRO debtors as ways in which the Insolvency Service can improve.

Approved intermediaries

Of all the customer groups, approved intermediaries are the most satisfied and frequently give the Insolvency Service the highest scores. Scores for all seven of the key measures have increased since 2014/15.

The largest increase is for 'information provided is accurate', and the highest scores across all measures are for 'acts fairly' and 'information provided is accurate'. Overall satisfaction has increased from 93% in 2014 to 97%, which is the highest score of all the customer groups.

Key driver analysis suggests that the most significant driver of satisfaction for this group is 'easy to deal with'. More frequent updates and improving the online service were suggested by approved intermediaries as ways in which the Insolvency Service can improve.

Bankrupts

This group is mid-ranking in terms of its perceptions of the Insolvency Service's performance. Though satisfaction across all the key metrics has either decreased or remained the same since 2014/15, bankrupts continue to give the Insolvency Service above average scores.

The biggest decrease in satisfaction is for 'takes action where appropriate' and the highest score given is for 'has professional staff'. Individuals who applied for their own bankruptcy (debtor petition bankrupts) are significantly more positive than those who were made bankrupt by their creditors (creditor petition bankrupts). Overall satisfaction has declined slightly to 85% from 89% in 2014/15, though it remains higher among this group than customers overall.

Key driver analysis suggests that the most significant driver of satisfaction for this group is 'clearly explains decisions'. Quicker responses and more frequent updates were suggested by bankrupts as ways in which the Insolvency Service can improve.

Directors of insolvent companies

Directors of insolvent companies are the least satisfied of all the customer groups with only 66% being satisfied. This is an increase from 58% satisfaction in 2014/15 but is still lower than all the other customer groups.

Director satisfaction across the seven key measures is consistently below average, but is has increased across six of the measures since 2014/15. Directors of companies in non-compulsory cases are the least positive when scoring the Insolvency Service on key measures. Overall, the biggest increase in score for this group is for 'takes action where appropriate' and the highest score is given for 'has professional staff'.

Key driver analysis suggests that the most significant driver of satisfaction for this group is 'acts fairly'. "Staff being more customer-focused" and "more frequent communication" were suggested by directors of insolvent companies as ways in which the Insolvency Service can improve.

RPS claimants

Both overall satisfaction and scores for key measures have declined among this group since 2014/15. At 80%, satisfaction is slightly lower than among customers overall and has declined from 91% in 2014/15.

Overall, no key measure scores have increased, and the biggest decrease is for 'deals with me in a timely fashion'. The highest score is given for 'the information provided is accurate' which has dropped by 7% since 2014/15.

Key driver analysis suggests that the most significant driver of satisfaction for this group is 'acts fairly'. More frequent contact and clearer explanations of the process were suggested by RPS claimants as ways in which the Insolvency Service can improve.